Document Page 1 of 14 ENC. 2 UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA Bankruptcy Number: 21-02133  $-j\omega$ In Re: Chapter 12 Jeffrey Thomas owens Debtor(s).) CHAPTER 12 MONTHLY REPORT NAME OF DEBTOR (S): JEFFRY T. DWENS CASE NO .: 21-02133 - jw For Month Ending January 2023 MONTHLY CASH RECEIPTS AND DISBURSEMENTS (Report on a cash basis, unless you keep financial records on an accrual basis.) YEAR TO 1. CASH RECEIPTS HTHOM DATE A. FARM INCOME Grain Sales #bu. Win at \$
#bu. anih beans at \$ 43,059.82 43,059.82 #bu. \_\_\_\_ tobacco at \$ \_\_\_\_\_ #bu. \_\_\_ milo at \$ \_\_\_\_\_ #bu. wheat at \$ 8015.41 Livestock Sales #hd\_\_\_\_ feeder pigs at \_\_\_\_ #hd hogs at \$\_\_\_\_\_ per/lb. #hd calves at \$ per/lb. #hd cattle at \$\_\_\_\_\_ per/lb.

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#hd\_\_\_\_ lambs at \$\_\_\_\_\_

Poultry

# 

Milk		
Other		
Miscellaneous Farm Income		
Contract payments - crop injurance	38,307.00	38,307.00
Contract payments		
Contract payments		
Rent payment		
Rent payment		
Government payment		
PIK and Roll proceeds		
Custom farming income		1
Custom feeding payments		
Other farm income	-	
(please specify source)		
DUCK CLUB DUCS		
New loans (specify source)		
B. WAGES FROM OUTSIDE WORK		
Husband		
Wife		
wile		
C. <u>OTHER RECEIPTS</u>		
Social Security	1.620.00	1,620,00
Other:		
Lown from 57 owns construction Acct		
Deposits for Jeff - Cash		

## 

#### II. EXPENSES PAID

A. <u>HOUSEHOLD</u> (Use more pages if necessary.)

<u>Payee</u>	<u>Date</u>	Amount	Purpose
medical expenses		841,3	, 0
ATM cash withourawls		0 .	00
Food / Personal meal		131.11	\$
personal shopping		1, 255.	
Payback to construction	n acct	3,700	
Personal Groceries Payment on Person		,,,,	ط ۱ . ۱ م 0 . 0 ه

TOTAL

6065.41

# 

#### B. <u>FARM EXPENSES</u> (Use more pages if necessary.)

<u>Payee</u>	<u>Date</u>	Amount	Purpose
Taxes and licenses		0.00	
Salarics and wag	eo	0.00	
Repairs and main-	tchance	1469.	, \
Rent and leuses		0.00	
bank charges		28.0	) 0
FVC		L a	.94
utilities (lights	water   p	none) 3,41	9.46
Insurance		2,40	,0.00
General Supplies			0.00
machine hire / L	WOOV		0.00
MOUNTY THE L	chemicals	Ч.	962.65
fertilizer and	Cricina		5 20.00
Soil Test	in some in		40,00
Due and Subscrip	otions		1,500.00
Freight			
Small tools			450.00
Cosh Laber			450.00
TOTAL		1	5,569.68

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C.	TOTAL PAYMENTS MADE TO CHAPTER 12 T	RUSTEE	0,00
	TOTAL EXPENSES FOR MONTH		21,635,09
	CASH PROFIT (LOSS) FOR MONTH [TOTAL INCOME minus TOTAL EXPENSES]		69,367.14
	OTHER NON-CASH LOSSES:		
	LOSS DUE TO CROP FAILURE OR DAMAGE \$		
	LOSS DUE TO DEATH OR DISEASE OF LIVESTOCK OR POULTRY S		
III.	CASH RECONCILIATION:		
	Cash and Bank Accounts Balance at Beginning of Month:	\$ 25,04	1.74
	Profit (or Loss) During Month	\$ 69367	. 14
	Cash and Bank Account Balance at End of Month		\$ 94,408.80
IV.	EXPENSES CHARGED BUT NOT PAID DURING	G MONTH (	
	Expense	Amount \$	
STATE	RTIFY UNDER PENALTY OF PERJURY THAT I EMENT, AND IT IS TRUE AND CORRECT TO T RMATION AND BELIEF.	HAVE RE. THE BEST	AD THE FOREGOING OF MY KNOWLEDGE,
DATE	2/13/2023	Du	

Statement Period Days

Average Ledger Balance

Central Bank Operations - DAC02 P.O. Box 27131 Raleigh, NC 27611-7131

IM 489

000000773 FCBTSTM5020123346604 01 000000 001377 003



JEFFREY T OWENS CHAPTER 12 DIP OPERATING ACCOUNT PO BOX 338 JOHNSONVILLE SC 29555-0338

Your Account(s) At A Glance

Checking Balance

94, 132. 28+

Statement Period: January 1, 2023

Thru January 31, 2023

Account Number:

1414

54,174.00+



#### Basic Business Checking

Account Number:

1414

Enclosures In Statement: 0

**Beginning Balance** Deposits

24,758.64+ 89,382.23+

1,688.90+ 14,129.98-7,567.51-

0.00

18 Other Debits Monthly Service Charge

4 Other Credits 16 Checks

94, 132. 28+

**Ending Balance** 

00000773 02317 0001-0003 DCBTSTM5020123346633 00 L 00001377

#### **Deposits To Your Account**

Date	Amount	Date	Amount
01-13	38,307.00	01-23	26,158.70
01-23	8,015.41	01-23	16,901.12

#### Other Credits To Your Account

Date	Description		Amount
01-03	SSA Treas 310 Xxsoc Sec *****9849A SSA		1,620.00
01-10	Transfer 000000000002021 01-09 ATM 300003 Walmart.com 702 SW 8th St Bentonville Ar	Seq # 61656	15.36
01-10	Transfer 000000000002021 01-09 ATM 300003 Walmart.com 702 SW 8th St Bentonville Ar	Seq # 50706	15.40
01-10	Transfer 000000000002021 01-09 ATM 300003 Walmart.com 702 SW 8th St Bentonville Ar	Seq # 61477	38.14
	Total		1,688.90

#### Checks Paid From Your Account

Check No.	Date	Amount	Check No. Date	Amount	Check No. Date	Amount
1459 1463* 1512* 1519*	01-05 01-05 01-12 01-19	152.77 603.77 350.00 926.84	1525* 01-05 1526 01-04 1527 01-12 1528 01-10	180.00 1,625.54 300.00 1,200.00	1532 01-26 1535* 01-24 1536 01-24 1539* 01-27	450.00 340.00 4,962.65 1,731.44
1520 1521	01-03 01-06	679.81 137.16	1529 01-19 1531* 01-20	450.00		

\*Prior Check Number(s) Not Included or Out of Sequence.



Stateme	Statement Casact 21cm 021,38; 20023 Door 6 Annumit ed, 02/13/23 Entered 02/12/23 int 2020 12/23			
Othe	er Debits From Your Account			
Date	Description	Amount		
01-03	Purchase Visa #2021 01-03 ATM 387422 Seq # 72857 Bp#6946768Pampl 848 N. Pamplico Pamplico SC	69.96		
01-03	POS Sig 12/31 Visa #2021 Lake City Shrimper Lake City SC	83.73		
01-04	Bcbs Premium Drafts ********7622	150.79		
01-09	POS Sig 01/07 Visa #2021 Chalk Couture 844-6736316 Ut	233.00		
01-10	POS Sig 01/08 Visa #2021 Shady Rest Family Rest Johnsonville SC	47.42		
01-11	Transfer Internet 01-11 Seq # 89053 7869	1,200.00		
01-17	S C Farm Bureau Scfb Fed ******6965Mb	40.00		
01-17	Farmers Tel Coop Tel Bill ******4000	171.12		
01-17	Southern Farm Bu Scfb Ins *********7698	2,460.00		
01-19	Transfer Internet 01-19 Seq # 57010 7869	2,500.00		
01-19	Wellcare ACH Debits ****8769	10.70		
01-19	Gcwsdoper Utilities ******.00 98	36.91		
01-19	Gcwsdoper Utilities ******.00 98	54.45		
01-23	POS Sig 01/21 Visa #2021 Spectrum 855-707-7328 Mo	392.32		
01-24	POS Sig 01/23 Visa #2021 Belk.Com 866-235-5443 NC	37.31		
01-24	POS Sig 01/23 Visa #2021 Belk.Com 866-235-5443 NC	58.30		
01-31	Commercial Advantage Fee Jtowensfarm	15.00		
01-31	Paper Statement Fee	6.50		
	Total	7,567.51		

## Commercial Advantage Service Charge-Prior Month Activity Summary

Profile	Description	<u>Total Items</u>	Included Items	Charged Items	Item Price	Total Charged
JTOWE	NSFARM Commercial Advantage Basic	1	0	1	15.00	15.00
						15.00

Daily	Balance	Summary	
Date		Balance	Date

Date	Balance	Date	Balance	Date	Balance
01-03	25,545.14+	01-11	20,083.59+	01-23	101,733.48+
01-04	23,768.81+	01-12	19,433.59+	01-24	96,335.22+
01-05	22.832.27+	01-13	57,740.59+	01-26	95,885,22+
01-06	22,695.11+	01-17	55,069.47+	01-27	94,153.78+
01-09	22,462.11+	01-19	51,090.57+	01-31	94,132.28+
04-40	24 283 50+	01-20	54 050 57+		0.0000000000000000000000000000000000000

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Statement Period: January 1, 2023 Thru January 31, 2023

**Account Number:** 

#### FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- Total of lines 1 and 2.
- Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3. This should be your current checkbook balance,

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	T4 (1)
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits		
Date	Amount	
Total Amount		

Number	Amount
	4
	+
otal Amount	

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment. calculation of your minimum payment.

Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount: (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent. delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



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Statement Period: January 1, 2023 Thru January 31, 2023

Account Number:

1414

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only). If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

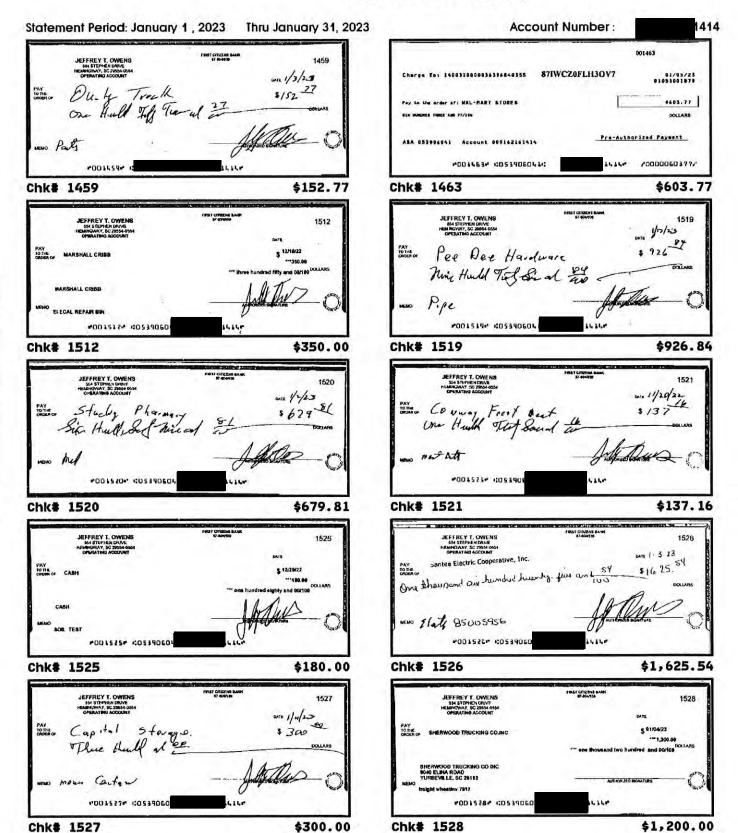
Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

First Citizens Bank

Central Bank Operations - DAC02 P.O. Box 27131 Raleigh, NC 27611-7131

JEFFREY T OWENS **CHAPTER 12 DIP OPERATING ACCOUNT PO BOX 338** JOHNSONVILLE SC 29555-0338



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JEFFREY T OWENS CHAPTER 12 DIP OPERATING ACCOUNT **PO BOX 338** JOHNSONVILLE SC 29555-0338

Central Bank Operations - DAC02 P.O. Box 27131 Raleigh, NC 27611-7131

Statement Period: January 1, 2023 Thru January 31, 2023 JEFFREY T. OWENS 544 STEPHEN DRIVE FEMPLONAY, SC 29554-0554 OPERATING ACCOUNT 1529 WE 1/0/20 PAY TO THE CASER OF Carl \$ 450 00 Four Hundl Full al S

Chk# 1529 \$450.00

\*001529\* #05390

00000773 02319 0003-0003 DCBTSTM5020123346633 00 L 00001377



Chk# 1532 \$450.00



Chk# 1536 \$4,962.65

Account Number: 414 FIRST CITUS NO BASE 1531 PAY TO THE PROCES OF BO TANNER COMPUTER REPAIRS \$01/17/23 \*\*\*40.00 BO TANNER COMPUTER REPAIRS POULS317 (053906

Chk# 1531 \$40.00



\$340.00 Chk# 1535



Chk# 1539 \$1,731.44



Central Bank Operations - DAC02 P.O. Box 27131 Raleigh, NC 27611-7131

ZE 489

000003515 FCBTZEST020123346645 01 000000 073028 002



JEFFREY T OWENS CHAPTER 12 DIP TAX ACCOUNT PO BOX 338 JOHNSONVILLE SC 29555-0338

Your Account(s) At A Glance

Checking Balance

276.58+

Statement Period: January 1, 2023

Thru January 31, 2023

Account Number:

430

31 283.00+

#### Basic Business Checking

1430

Enclosures in Statement: 0

### Account Numbe

**Beginning Balance** 

Deposits

Other Credits

Checks

Other Debits Monthly Service Charge 0.00 6.50-0.00

283.08+

0.00

0.00

Statement Period Days

Average Ledger Balance

**Ending Balance** 

276.58+

#### Other Debits From Your Account

Date

Description

01-31 Paper Statement Fee

Total

Amount 6.50

6.50

### **Daily Balance Summary**

01-31

Balance 276.58+



Statement Period: January 1, 2023 Thru January 31, 2023

Account Number:

430

#### FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

- Write here the ending balance shown on the front of this statement.
- Add deposits not credited in this statement. (Use table A.)
- 3. Total of lines 1 and 2.
- Checks and other debits outstanding not charged to your account. (Use table B.)
- Subtract line 4 from line 3.
   This should be your current checkbook balance.

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Depo	osits/Credits	
Date	Amount	
Total Amount		

Number	Amount	
	-	
otal Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by the number of days in the year. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) Account information: Your name and account number. (2) Dollar amount: The dollar amount of the suspected error. (3) Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

**Preauthorized Deposits.** If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.

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Statement Period: January 1, 2023 Thru January 31, 2023

**Account Number:** 

430

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit. When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will not reflect this payment and funds in the amount of the hold will not be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge. The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.